

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Karen L. Dobry : Bankruptcy Case No. 22-10135-TPA  
Jami M. Blankenship : Chapter 13  
*Debtor(s)*

**PLAN CONFIRMATION ORDER**

**AND NOW**, this *18th* day of *May, 2022*, it is hereby **ORDERED, ADJUDGED and DECREED**, with the consent of all the Parties in attendance, as follows:

**A** The Chapter 13 Plan dated *April 6, 2022*, except as modified herein as numbered, below, is **CONFIRMED** in accord with *11 USC 1325*. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court. The current Plan payment is **\$1,225**.

1. Confirmation of this Plan pursuant to this Order is without prejudice to reconsideration following a status conference held by the Chapter 13 Trustee to gauge the progress of Plan implementation, which **Status Conference** is scheduled for **October 11, 2022, at 1:00 pm remotely by the Trustee via Zoom, how to participate: go to www.ch13pitt.com, meetings@chapter13trusteewdpa.com**, (which may, upon agreement of the Parties, be continued from time to time *provided however that* following the 3rd continuance, the matter shall be set for hearing before the Court), following which time the Plan may be modified to the satisfaction of all Parties after notice and hearing before the Court, or the status conference may be marked closed by the Chapter 13 Trustee. (A1)

2. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim (A5):

Claimant: **Rocket Mortgage**. Claim Number: 3

3. Issues concerning whether the Plan's §1325(b) estimated amount available for distribution to general Unsecured Creditors, good faith, and §1325(a)(4) amount is sufficient are preserved for the Status Conference to be scheduled. In the event the Parties are unable to amicably resolve any dispute over the treatment of Unsecured Creditors in the Plan, the matter will be deemed contested and presented to the Court for resolution. (E50)

**B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

1. **Objections to the Plan:** This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

2. **Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. **Review of Claims Docket and Objections to Claims.** Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**4. Motions or Complaints Pursuant to §§506, 507, or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507* and 522 shall be filed within ninety (90) days after the claims bar date.

**5. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

**C IT IS FURTHER ORDERED THAT:**

**1.** Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.

**2.** Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.

**3.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**4.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**5.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**6.** Debtor(s) shall file an Amended Schedule I and/or J in the event of:

(a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.

(b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.

(c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.

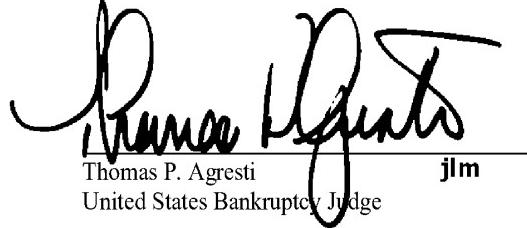
**7.** Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.

**8.** Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**9.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

11. Any prior Confirmation Order entered in this matter is *VACATED*.



Thomas P. Agresti  
United States Bankruptcy Judge  
jlm

cc: All Parties in interest to be served by Clerk immediately

In re:  
Karen L. Dobry  
Jami M. Blankenship  
Debtors

Case No. 22-10135-TPA  
Chapter 13

District/off: 0315-1  
Date Rcvd: May 18, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Karen L. Dobry, Jami M. Blankenship, 1101 W 11th Street, Erie, PA 16502-1146
15466539	+ Aaron Susmarski & Richard Ferretti, 1858 West Grandview Blvd, Erie, PA 16509-1025
15466553	+ Klarna Inc, Attn Klarna Credit, Dallas, TX 75320-0001
15466554	+ Lecom Senior Living Center, 5535 Peach Street, Erie, PA 16509-2603
15466558	+ PPL Electric Utilities, 1801 Brookwood Street, Harrisburg, PA 17104-2245
15474037	UPMC HEALTH SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
15466563	+ UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15471017	UPMC PHYSICIAN SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	May 18 2022 23:33:54	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15466540	+ Email/Text: backoffice@affirm.com	May 18 2022 23:36:00	Affirm, 650 California St, Floor 12, San Francisco, CA 94108-2716
15466541	+ Email/Text: backoffice@affirm.com	May 18 2022 23:36:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
15466542	+ Email/Text: bk@avant.com	May 18 2022 23:36:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
15466543	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 18 2022 23:33:53	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15482139	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 18 2022 23:33:53	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15466544	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 18 2022 23:33:36	Capital One/Walmart, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15466545	+ Email/Text: bankruptcy@jdbyrider.com	May 18 2022 23:36:00	Car Now Acceptance Company, Attn: Bankruptcy, 12802 Hamilton Crossing Blvd, Carmel, IN 46032-5424
15466546	Email/PDF: Citi.BNC.Correspondence@citi.com	May 18 2022 23:44:08	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15466547	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 18 2022 23:44:08	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15466548	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 18 2022 23:36:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15466549	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

District/off: 0315-1

User: auto

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Date Rcvd: May 18, 2022

Form ID: pdf900

Total Noticed: 35

			May 18 2022 23:36:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15466550	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		May 18 2022 23:36:00	Comenity Bk/Uulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15469511	Email/Text: mrdiscen@discover.com		May 18 2022 23:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15466551	+ Email/Text: mrdiscen@discover.com		May 18 2022 23:35:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15466552	+ Email/Text: GSBankElectronicBankruptcyNotice@g.com		May 18 2022 23:36:00	Gs Bank Usa, Attn: Bankruptcy, Lockbox 6112 PO Box 7247, Philadelphia, PA 19170-0001
15466555	+ Email/Text: unger@members1st.org		May 18 2022 23:36:00	Members 1st Fcu, 5000 Louise Dr, Mechanicsburg, PA 17055-4899
15478443	+ Email/Text: bankruptcydpt@mcmcg.com		May 18 2022 23:36:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15480287	Email/Text: perituspendrick@peritusservices.com		May 18 2022 23:36:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15466556	Email/Text: info@phoenixfinancialsvcs.com		May 18 2022 23:35:00	Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis,, IN 46236
15466557	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		May 18 2022 23:33:46	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15466559	+ Email/Text: bankruptcyteam@quickenloans.com		May 18 2022 23:36:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15471847	+ Email/Text: bankruptcyteam@quickenloans.com		May 18 2022 23:36:00	Rocket Mortgage, LLC fka Quicken Loans, LLC fka Qu, 635 Woodward Avenue, Detroit MI 48226-3408
15466912	+ Email/PDF: gecsed@recoverycorp.com		May 18 2022 23:33:53	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15466560	+ Email/PDF: gecsed@recoverycorp.com		May 18 2022 23:33:42	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15466561	+ Email/PDF: gecsed@recoverycorp.com		May 18 2022 23:33:42	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15466562	+ Email/Text: bncmail@w-legal.com		May 18 2022 23:36:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Byrider Finance, LLC dba CNAC
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15466564	*+	Aaron Susmarsi & Richard Ferretti, 1858 West Grandview Blvd, Erie, PA 16509-1025
15466565	*+	Affirm, 650 California St, Floor 12, San Francisco, CA 94108-2716
15466566	*+	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
15466567	*+	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
15466568	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15466569	*+	Capital One/Walmart, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15466570	*+	Car Now Acceptance Company, Attn: Bankruptcy, 12802 Hamilton Crossing Blvd, Carmel, IN 46032-5424
15466571	*	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15466572	*+	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15466573	*+	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

District/off: 0315-1

User: auto

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15466574	*+	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15466575	*+	Comenity Bk/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15466576	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15466577	*+	Gs Bank Usa, Attn: Bankruptcy, Lockbox 6112 PO Box 7247, Philadelphia, PA 19170-0001
15466578	*+	Klarna Inc, Attn Klarna Credit, Dallas, TX 75320-0001
15466579	*+	Lecom Senior Living Center, 5535 Peach Street, Erie, PA 16509-2603
15466580	*+	Members 1st Fcu, 5000 Louise Dr, Mechanicsburg, PA 17055-4899
15466581	*P++	PHOENIX FINANCIAL SERVICES LLC, PO BOX 361450, INDIANAPOLIS IN 46236-1450, address filed with court:, Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis,, IN 46236
15466582	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15466583	*+	PPL Electric Utilities, 1801 Brookwood Street, Harrisburg, PA 17104-2245
15466584	*+	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15466585	*+	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15466586	*+	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15466587	*+	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15466588	*+	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 2 Undeliverable, 25 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 20, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmllawgroup.com
Garry Alan Masterson	on behalf of Creditor Byrider Finance LLC dba CNAC pitecf@weltman.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Karen L. Dobry rebeka@seelingerlaw.com
Rebeka Seelinger	on behalf of Joint Debtor Jami M. Blankenship rebeka@seelingerlaw.com
Richard J. Bedford	on behalf of Joint Debtor Jami M. Blankenship richard@seelingerlaw.com rjb8181@gmail.com
Richard J. Bedford	on behalf of Debtor Karen L. Dobry richard@seelingerlaw.com rjb8181@gmail.com
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com

TOTAL: 8